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September 14, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 S. Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I am writing in regard to Wal-Mart's Industrial Bank Charter Application. I feel that if Wal-Mart is granted charter that it will be a great risk to the Banking industry and to the Bank Insurance Fund. Wal-Mart has been involved in several lawsuits and the potential liability of these future lawsuits is too great to risk the public's hard earned money and confidence in the banking system.

Wal-Mart claims that the charter will allow them to process their own credit card, debit card and electronic check transactions. It would only be a matter of time before they entered into the retail banking and that I feel would have a destructive impact on local communities and businesses.

Please take this into consideration before making your decision.

Sincerely,



April Rocconi